

In re:  
Michael Christopher Handelong  
Jessica Marie Handelong  
Debtors

Case No. 20-11449-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 21, 2025

User: admin  
Form ID: 138FIN

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Christopher Handelong, Jessica Marie Handelong, 495 Broad Street, Pen Argyl, PA 18072-1901

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 22 2025 00:34:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 22 2025 00:34:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHARLES LAPUTKA	on behalf of Debtor Michael Christopher Handelong claputka@laputkalaw.com

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: May 21, 2025

Form ID: 138FIN

Total Noticed: 3

jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

CHARLES LAPUTKA

on behalf of Joint Debtor Jessica Marie Handelong claputka@laputkalaw.com  
jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

DANIEL P. JONES

on behalf of Creditor AmeriHome Mortgage Company LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com

DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael Christopher Handelong	)	Case No. 20-11449-pmm
	)	
Jessica Marie Handelong	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

Date: May 21, 2025

For The Court

Timothy B. McGrath  
Clerk of Court